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IN RE: : CHAPTER 13

Rachel S. Brady : CASE NO. 19-13161

: Honorable John K. Sherwood

**DEBTOR'S CERTIFICATION IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I, Rachel S. Brady, am the debtor in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

1. My Chapter 13 plan was confirmed by order entered on May 1, 2019.
2. As per the confirmation order, I am current with plan payments through June 2020.
3. I am not current with my mortgage payments for my property at 35 Velock Dr Little Ferry, NJ 07643.
4. My mortgage company, SN Servicing Corporation has made a Trial Loan Modification offer, which is currently under review by my counsel handling my loan modification (different from my bankruptcy counsel).
5. Due to the COVID-19 pandemic, my employer, Mario Enrico Clothing Inc. was closed and I was out of a job for a few months. Since then, I have returned to work, but that time out of work caused a financial strain.

6. Furthermore, I have also been dealing with an undiagnosed medical condition, for which I have been in and out of the hospital for months, which has also caused a significant hardship.
7. In addition, my daughter, Falon Brady is not able to financially help me as much as when the bankruptcy was originally filed. She is helping me with \$770.00 monthly due to a decrease in income.
8. As per the Amended Schedules I/J, I am fully capable of maintaining a monthly trustee payment in the amount of \$150.00.
9. Therefore, as per the Modified Chapter 13 Plan, I am proposing a plan of \$4,830.00 paid to date through October 2020, \$150.00 monthly for 40 months starting November 2020.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: October 29, 2020

/s/ Rachel S. Brady
Rachel S. Brady
Debtor